

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Stephen D Tenuto

Case No. 17-25798

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/23/2018.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,019.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,460.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$1,460.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,377.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$82.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,460.00**

Attorney fees paid and disclosed by debtor: \$1,464.58

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Secured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	214.18	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	71.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	11,566.27	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	OTHER	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	OTHER	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	OTHER	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	OTHER	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	19,627.25	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORPORATION	Unsecured	14,485.00	NA	NA	0.00	0.00
GREAT LAKES CREDIT UNION	Unsecured	1,398.00	NA	NA	0.00	0.00
HEIGHTS FINANCIAL	Unsecured	10,693.00	NA	NA	0.00	0.00
HSBC/DISCOVER	Unsecured	766.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,121.00	NA	NA	0.00	0.00
JVDB ASC/SIR FINANCE CORPORATION	Unsecured	1,706.00	NA	NA	0.00	0.00
LAKE FOREST BANK & TRUST	Unsecured	805.00	NA	NA	0.00	0.00
MEADOWS CREDIT UNION	Unsecured	2,704.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	90.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,430.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	752.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,266.00	NA	NA	0.00	0.00
NATIONAL PAYDAY LOAN	Unsecured	375.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,000.00	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	930.00	NA	NA	0.00	0.00
PAYDAY ONE	Unsecured	1,121.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYPAL BILL ME LATER	Unsecured	2,319.00	NA	NA	0.00	0.00
PROSPER MARKETPLACE	Unsecured	4,162.00	NA	NA	0.00	0.00
QUICK CLICK LOANS	Unsecured	2,667.00	NA	NA	0.00	0.00
REVIVER FINANCIAL	Unsecured	495.00	NA	NA	0.00	0.00
SECURITY FINANCE	Unsecured	1,768.00	NA	NA	0.00	0.00
SIR FINANCE CORPORATION	Unsecured	2,596.00	NA	NA	0.00	0.00
SOVEREIGN ADVANCE	Unsecured	500.00	NA	NA	0.00	0.00
SPOT LOAN	Unsecured	1,099.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	554.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	922.00	NA	NA	0.00	0.00
TARGET FINANCIAL LLC	Unsecured	700.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	3,142.00	NA	NA	0.00	0.00
TEK COLLECT INC/DR ADAM SZATK	Unsecured	1,714.00	NA	NA	0.00	0.00
TELECHECK	Unsecured	250.00	NA	NA	0.00	0.00
THE HUNTINGTON NATIONAL BANK	Unsecured	2,748.00	NA	NA	0.00	0.00
TOTAL LOAN COMPANY	Unsecured	3,500.00	NA	NA	0.00	0.00
TOYOTA FINANCIAL SERVICES	Unsecured	10,714.00	NA	NA	0.00	0.00
TREMONT LENDING	Unsecured	286.00	NA	NA	0.00	0.00
TURNER ACCEPTANCE CORPORATIC	Unsecured	1,687.00	NA	NA	0.00	0.00
UNIVERSAL LENDERS INC	Unsecured	3,160.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORPORATIO	Unsecured	1,908.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	2,299.00	NA	NA	0.00	0.00
AAA CHECKMATE	Unsecured	2,820.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICES/DI	Unsecured	3,075.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	1,235.00	NA	NA	0.00	0.00
ADVANCE PAYCHECK INC	Unsecured	722.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,200.00	NA	NA	0.00	0.00
AMERICAN COLLECTIONS/TCF BANI	Unsecured	3,427.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,134.00	NA	NA	0.00	0.00
ARGON CREDIT	Unsecured	8,862.00	NA	NA	0.00	0.00
BARCLAYS BANK	Unsecured	4,100.00	NA	NA	0.00	0.00
BELL FUNDING GROUP	Unsecured	3,000.00	NA	NA	0.00	0.00
BMAC LOANS	Unsecured	2,777.00	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	4,481.00	NA	NA	0.00	0.00
BROOKWOOD LOANS	Unsecured	3,369.00	NA	NA	0.00	0.00
BROTHER LOAN FINANCE	Unsecured	3,132.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	7,384.00	NA	NA	0.00	0.00
CFS AURORA	Unsecured	1,720.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	2,121.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	2,279.00	NA	NA	0.00	0.00
COLLEGE OF DUPAGE FINANCIAL AI	Unsecured	550.00	NA	NA	0.00	0.00
CORPORATE AMERICA FCU	Unsecured	1,318.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	915.00	NA	NA	0.00	0.00
DEPAUL UNIVERSITY	Unsecured	3,850.00	NA	NA	0.00	0.00
DITRONICS FINANCIAL SERVICES	Unsecured	3,075.00	NA	NA	0.00	0.00
DNF ASSOCIATES LLC	Unsecured	3,482.00	NA	NA	0.00	0.00
ELGIN COMMUNITY COLLEGE	Unsecured	527.00	NA	NA	0.00	0.00
ENTERPRISE HOLDINGS	Unsecured	174.00	NA	NA	0.00	0.00
FIRST MERIT BANK	Unsecured	2,800.00	NA	NA	0.00	0.00
GARY A SMILEY ESQ/AAA CHECKIN	Unsecured	2,463.00	NA	NA	0.00	0.00
GARY A SMILEY ESQ/BROTHER LOA	Unsecured	2,680.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,460.00</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$1,460.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/24/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.